

No. 231

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Bank
and
Trust Companies

•
National Banks

•
December 31, 1984

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Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, December 31, 1984, Compared with Report of (112) State Banks and (3) Trust Companies, December 31, 1983

Figures In Thousands

| RESOURCES | Dec. 31, 1984 | Dec. 31, 1983 | Decrease-Increase+ |
|--|---------------------|---------------------|--------------------|
| Cash and Banks | \$ 260,455. | \$ 271,908 | \$ 11,453- |
| U.S. Treas. Securities | 440,252 | 511,756 | 71,504- |
| U.S. Agency Securities | 182,635 | 171,313 | 11,322+ |
| State and Mun. Securities | 275,102 | 313,882 | 38,780- |
| Other Securities | 12,330 | 5,708 | 6,622+ |
| Funds Sold | 210,155 | 126,631 | 83,524+ |
| Loans & Discounts | 1,835,360* | 1,661,170* | 174,190+ |
| Lease Financing | 1,088 | 2,231 | 1,143- |
| Premises, F & F | 59,446 | 57,702 | 1,744+ |
| Other Real Estate | 18,552 | 12,616 | 5,936+ |
| Other Assets | 90,621 | 83,514 | 7,107+ |
| | <u>\$ 3,385,996</u> | <u>\$ 3,218,431</u> | <u>\$ 167,565+</u> |
| LIABILITIES | | | |
| Demand Deposits I.P.C. | \$ 444,314 | \$ 444,345 | \$ 31- |
| Time & Savings I.P.C. | 2,243,430 | 2,102,522 | 140,908+ |
| U.S. Government Deposits | 7,257 | 4,984 | 2,273+ |
| Other Public Deposits | 251,718 | 236,676 | 15,042+ |
| All Other Deposits | 6,882 | 4,212 | 2,670+ |
| Off. & Cert. Checks | 24,237 | 27,198 | 2,961- |
| Total Deposits | <u>\$ 2,977,838</u> | <u>\$ 2,819,937</u> | <u>\$ 157,901+</u> |
| Funds Purchased | 42,750 | 61,172 | 18,422- |
| Other Borrowed Funds | 13,998 | 9,975 | 4,023+ |
| Mortgages & Leases | 5,369 | 3,163 | 2,206+ |
| Other Liabilities | 53,550 | 49,057 | 4,493+ |
| Sub. Notes & Debentures | 4,254 | 4,599 | 345- |
| Common Stock | 74,773 | 71,568 | 3,205+ |
| Surplus | 118,496 | 112,595 | 5,901+ |
| Undivided Prof. & Cap. Res. | 94,968 | 86,365 | 8,603+ |
| | <u>\$ 3,385,996</u> | <u>\$ 3,218,431</u> | <u>\$ 167,565+</u> |
| *After deduction of Loan Reserves | \$ 19,240 | \$ 15,018 | \$ 4,222+ |

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1984, Compared With Report of (54) National Banks in Montana, December 31, 1983**

Figures In Thousands

| RESOURCES | Dec. 31, 1984 | Dec. 31, 1983 | Decrease-Increase+ |
|--|---------------------|---------------------|--------------------|
| Cash and Banks | \$ 362,373 | \$ 428,806 | \$ 66,433- |
| Securities | 697,607 | 850,918 | 153,311- |
| Funds Sold | 474,925 | 154,895 | 320,030+ |
| Loans, Discounts & Leases | 2,062,496* | 2,078,422* | 15,926- |
| Premises, F & F | 53,228 | 64,814 | 11,586- |
| Other Real Estate | 21,186 | 13,143 | 8,043+ |
| Other Assets | 83,357 | 74,109 | 9,248+ |
| | <u>\$ 3,755,172</u> | <u>\$ 3,665,107</u> | <u>\$ 90,065+</u> |
| LIABILITIES | | | |
| Total Deposits | \$ 3,117,837 | \$ 2,892,924 | \$ 224,913+ |
| Funds Purchased | 276,015 | 413,653 | 137,638- |
| Other Borrowed Funds | 15,487 | 44,621 | 29,134- |
| Mortgages & Leases | 8,190 | 7,863 | 327+ |
| Other Liabilities | 72,638 | 51,121 | 21,517+ |
| Sub. Notes & Debentures | 15,463 | 16,566 | 1,103- |
| Common Stock | 74,729 | 73,929 | 800+ |
| Surplus | 80,417 | 78,967 | 1,450+ |
| Undivided Prof. & Cap. Res. | 94,396 | 85,463 | 8,933+ |
| | <u>\$ 3,755,172</u> | <u>\$ 3,665,107</u> | <u>\$ 90,065+</u> |
| *After deduction of Loan Reserves | \$ 25,456 | \$ 20,545 | \$ 4,911+ |
| Grand Total — All Banks of Montana | <u>\$ 7,141,168</u> | <u>\$ 6,883,538</u> | <u>\$ 257,630+</u> |
| **Data relating to National Banks obtained from Montana National Banks | | | |

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

| STATE BANKS | Dec. 31, 1984 | Dec. 31, 1983 | NATIONAL BANKS | Dec. 31, 1984 | Dec. 31, 1983 |
|--|---------------|---------------|--|---------------|---------------|
| Loans as Percentage of Total Assets | 54.46% | 51.84% | Loans and Leases as Percentage of Total Assets | 55.23% | 56.95% |
| Loans as Percentage of Total Deposits | 62.28% | 59.44% | Loans and Leases as Percentage of Total Deposits | 66.97% | 72.56% |
| Capital and Reserve a/c's as Percentage of Total Assets | 9.15% | 8.97% | Capital and Reserve a/c's as Percentage of Total Assets | 7.68% | 7.47% |
| Capital and Reserve a/c's as Percentage of Total Deposits | 10.47% | 10.29% | Capital and Reserve a/c's as Percentage of Total Deposits | 9.32% | 9.52% |
| Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits | 23.53% | 27.79% | | | |
| Time Deposits as Percentage of Total Deposits I.P.C. | 83.47% | 82.55% | | | |
| Demand Deposits as Percentage of Total Deposits I.P.C. | 16.53% | 17.45% | | | |

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee Yellowstone Bank (1)
 Anaconda First Security Bank
 Ashland Cheyenne Western Bank (1)
 Baker The Bank of Baker
 Belgrade Valley Bank of Belgrade
 Belt Belt Valley Bank (1)
 Big Fork Flathead Bank
 Big Sandy Northern Bank of Montana
 Big Timber Citizens Bank & Trust Co. (1)
 First Security Bank
 Billings American Bank
 First Bank-West Billings
 First Citizens Bank
 Montana Bank of Billings (1)
 First Interstate Bank of
 Billings Heights
 First Interstate Bank of West Billings
 Western Bank
 Boulder First Boulder Valley Bank
 Bozeman First Citizens Bank of Bozeman (1)
 First Security Bank
 Western Bank
 Bridger Bank of Bridger
 Broadus Powder River County Bank (1)
 Butte 1st Citizens Bank (1)
 First Bank Butte (1)
 Cascade Stockmens Bank (1)
 Chester Liberty Bank of Montana
 Chinook Blaine Bank of Montana
 Choteau Citizens State Bank (1)
 Colstrip First Interstate Bank
 Columbia Falls Bank of Columbia Falls
 Columbus The Yellowstone Bank (1)
 Conrad Farmers State Bank
 Pondera Bank of Montana
 Culbertson Culbertson State Bank (1)
 Cut Bank First Interstate Bank of Glacier Co.
 Deer Lodge Deer Lodge Bank & Trust Co.
 First Security Bank
 Denton Farmers State Bank (1)
 Dillon State Bank & Trust Co.
 Dutton Dutton State Bank
 Ennis First Madison Valley Bank
 Fairview Fairview Bank
 Forsyth First Bank Forsyth
 Montana Bank of Forsyth (1)
 Fort Benton First Bank Fort Benton
 Froid First State Bank (1)
 Glasgow Treasure State Bank
 Glendive First Fidelity Bank
 First Security Bank (1)
 Great Falls Central Bank of Montana
 Eastside Bank of Montana
 First Interstate Bank of Great Falls (1)
 The Village Bank
 Trust Corporation of Montana
 Hamilton Citizens State Bank
 Ravalli County Bank (1)

Hardin First Interstate Bank
 Little Horn State Bank
 Harlem Security State Bank
 Havre Citizens Bank of Montana
 First Security Bank (1)
 Helena Bank of Montana
 First Security Bank (1)
 First Trust Co. of Montana
 Norwest Bank Helena (1)
 Norwest Capital Management &
 Trust Co., Montana
 The Valley Bank
 Jordan Garfield County Bank
 Kalispell First Security Bank
 Valley Bank of Kalispell
 Laurel First Security Bank (1)
 The Yellowstone Bank (1)
 Lewistown Midstate Bank of Montana
 Norwest Bank Lewistown
 Libby United Bank
 Lincoln First Bank of Lincoln
 Livingston First Security Bank (1)
 Montana Bank of Livingston (1)
 Lolo Bitterroot Valley Bank
 Malta First Security Bank (1)
 First State Bank (1)
 Manhattan Manhattan State Bank
 Miles City First Interstate Bank
 First Security Bank & Trust Co.
 Missoula First Security Bank (1)
 Missoula Bank of Montana
 Montana Bank of South Missoula
 Philipsburg Flint Creek Valley Bank (1)
 Plentywood Security State Bank
 Polson First Citizens Bank (1)
 Security State Bank (1)
 Poplar Traders State Bank
 Ronan Ronan State Bank (1)
 Valley Bank of Ronan (1)*
 Roundup First Security Bank
 Rudyard Farmers Merchants Bank of Montana
 St. Ignatius Lake County Bank (1)
 Scobey Citizens State Bank
 Shelby First State Bank
 Toole County State Bank
 Sheridan Bank of Sheridan
 Sidney 1st United Bank (1)
 Stanford Basin State Bank
 Stevensville First State Bank
 Superior Montana Bank of Mineral County
 Terry State Bank of Terry (1)
 Thompson Falls First State Bank of Montana
 Three Forks Security Bank of Three Forks
 Townsend State Bank of Townsend (1)
 Valier Valier Bank of Montana
 Victor Farmers State Bank (1)
 W. Yellowstone First Security Bank
 Whitefish Mountain Bank
 Whitehall Whitehall State Bank
 Worden Farmers State Bank (1)

(1) Members Federal Reserve Bank
***Opened 2-21-84**

MONTANA NATIONAL BANKS

Absarokee United Bank of Absarokee, N.A.
 Anaconda Norwest Bank Anaconda-Butte, N.A.
 Baker Montana Bank of Baker, N.A.
 Billings First Bank, N.A.
 Norwest Bank Billings, N.A.
 First Interstate Bank of Billings, N.A.
 Bozeman First Bank Bozeman
 Montana Bank of Bozeman, N.A.
 Butte Miner's Bank of Montana, N.A.
 Montana Bank of Butte, N.A.
 Chinook Western Bank of Chinook, N.A.
 Circle Montana Bank of Circle, N.A.
 Columbia Falls Glacier National Bank
 Cut Bank First National Bank
 Dillon Norwest Bank Dillon, N.A.
 Ekalaka First National Bank
 Eureka First National Bank
 Fairfield First National Bank
 Fromberg Clarks Fork National Bank
 Geraldine First National Bank
 Glasgow First National Bank
 First Security Bank of Montana, N.A.
 Glendive First National Bank
 Great Falls First Bank, N.A.
 First Bank West, N.A.
 Norwest Bank Great Falls, N.A.
 Harlowton Continental National Bank
 Havre First Bank Havre
 Helena First Bank Helena, N.A.
 Hinsdale First National Bank
 Hysham First National Bank
 Kalispell First Interstate Bank of Kalispell, N.A.
 Norwest Bank Kalispell, N.A.
 Lewistown First Bank Lewistown
 Libby First National Bank
 Livingston First National Park Bank
 Miles City First Bank Miles City
 Missoula First Bank-Southside Missoula, N.A.
 First Bank-Western Montana, N.A.
 First National Montana Bank
 of Missoula
 Plains First National Bank
 Plentywood Montana National Bank
 Red Lodge Montana Bank of Red Lodge, N.A.
 United States National Bank
 Richey Richey National Bank
 Roundup Montana Bank of Roundup, N.A.
 Sidney Montana Bank of Sidney, N.A.
 The Richland National Bank & Trust
 Twin Bridges First National Bank
 Whitefish First National Bank
 White Sul. Sprgs. First National Bank
 Wibaux First National Bank & Trust
 Wolf Point Citizens First National Bank
 Western National Bank

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